

Our Claims Story



Long-term disability cases can be complex for both you and your employees. Our team of in-house professionals is here to ensure everything goes as smoothly and easily as possible throughout the entire process.

Making Decisions Quickly

In-house claims specialists and medical staff work as quickly as possible, guiding you and your employees through the process and making timely decisions.

Doing the Heavy Lifting

Our team takes on the work of following up with medical providers, getting all the right documentation and paying for all necessary records.

Keeping You Continually Informed

As the employer, you are always kept up-to-date on all claim decisions. We also work with you to determine which accommodations can be made to get the employee back to work sooner.

Focusing on What's Best for the Employee

Our claims specialists are trained from day one to concentrate on the needs of you and your employee. We give fair consideration to every claim and go to great lengths to ensure all claims are handled appropriately.

The LTD Claims Process

1. You or your employee submit the claim via:
 - Website
 - Fax
 - Email
2. Our team sets up the claim and assigns it to a dedicated claims specialist.
3. The claims specialist verifies:
 - Eligibility based on contract
 - All necessary documents have been received
 - Payroll information, which may be requested from you
 - Special handling/customized claims processing information
4. Within five business days, the claims specialist calls your employee to explain the claims process, answer questions and gather needed information.
5. Our nursing team conducts a medical review, consults with our physician resources and if appropriate refers the case to a vocational rehab consultant.
6. A decision is made and follow-up contact is initiated by the claims specialist as follows:
 - If a claim is pending, check-in calls are made bi-weekly
 - If a claim is approved, check-in calls are made as needed
 - If a claim is denied, the specialist calls your employee to discuss the decision and also checks for missing information that could help get the claim approved



Underwritten by
United of Omaha Life Insurance Company
Mutual of Omaha Insurance Company
Mutual of Omaha Affiliates

Helping get people back to work.

Our comprehensive vocational rehab program* goes the extra mile to help individuals find meaningful work opportunities that will put them back on the path to financial health. In-house masters-level vocational rehab consultants can help employees:

- Determine the right career path for them
- Earn a new degree or certification
- Update their resume
- Secure an internship or job interview



Exclusions and Limitations

Disabilities that occur as a result of the following are excluded, including but not limited to:

- Results from an act of declared or undeclared war or armed aggression
- Results from participation in a riot or commission of or attempt to commit a felony
- Results from an intentionally self-inflicted injury or sickness or attempted suicide, whether the person is sane or insane
- Occurs while incarcerated or imprisoned for any period exceeding 31 days
- Is solely a result of a loss of a professional license, occupational license, or certification

Benefit payments may be limited or excluded for the following disabilities:

- Alcohol and drug abuse and/or substance abuse, mental disorders, self-reported symptoms and other specific conditions

Pre-Existing Condition Limitation:

A pre-existing condition is any injury or sickness for which you have received medical treatment, consultation, care or services including diagnostic measures, or if you were prescribed or took prescription medications in the predetermined time frame prior to your effective date of coverage. The pre-existing condition limitations are specified within the policy.

We Protect What Matters Most

For more than a century, we've been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.

[Contact me for more information.](#)

*Return-to-Work, also known as Vocational Rehabilitation Services, may come with additional charges or fees.

MutualofOmaha.com

Disability income insurance is underwritten by United of Omaha Life Insurance Company (United of Omaha), 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 800-877-5176. United of Omaha is licensed nationwide, except in New York. Policy form number 7000GM-U-EZ 2010 or state equivalent (in North Carolina 7000GM-U-EZ 2010 NC). In New York, disability income insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Mutual of Omaha Insurance Company is licensed nationwide. Policy form number: 7000GM-M-EZ 2010. Each underwriting company is responsible for its own contractual and financial obligations.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 60 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

This is a solicitation of insurance. Some exclusions, limitations and reductions may apply. For details contact your agent/producer.